



State of Delaware  
Group Health Insurance Program

# Consumer-Directed Gold Plans (CDH Gold)

Administered by Blue Cross Blue Shield of Delaware and Aetna

May 2011

## CDH GOLD PLAN OBJECTIVE

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- ✘ To introduce a Consumer-Directed Health Plan (CDHP) as an added option for all eligible employees and non-Medicare eligible retirees
- ✘ To offer reliable coverage at an affordable rate
- ✘ To provide employees with a personal spending account known as a Health Reimbursement Account (HRA) to help with out-of-pocket costs
- ✘ To empower employees with tools to make informed health care decisions
  - + Web based tools to research doctors and facilities and manage benefits
  - + Services and programs to keep you healthy

# WHY THE CDH GOLD PLAN?

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- ✖ Preventive services and most well visits are covered at 100% - with no deductible
- ✖ Members have flexibility to access doctors - In and Out of Network
- ✖ Plan design gives you control over how your health care dollars are spent
- ✖ Premiums are lower than the Blue Cross Comprehensive PPO and Blue Cross & Aetna HMO plans
- ✖ Prescription Benefits are the Same as Other Plans
- ✖ HRA is Funded by the State



## HOW DOES THE CDH GOLD PLAN WORK?

- ✗ Members receive an annual contribution from the State to fund the HRA - \$1,250 for an individual plan/\$2,500 for a family plan
- ✗ HRA can be used to pay for medical expenses during the deductible period and/or to pay other out of pocket costs to the member
- ✗ Members must meet a deductible before the plan begins paying toward services - \$1,500 for an individual plan/\$3,000 for a family plan
- ✗ Once the deductible is met, the member has the security of knowing that the plan pays a set amount for services – 90% in network
- ✗ There are limits to the amount of out of pocket expenses a member must pay in a plan year – in network - \$3,000 for an individual plan/\$6,000 for a family plan
- ✗ Once the out of pocket maximum is reached, the plan pays at 100%
- ✗ Prescription copays do not count toward deductible or out of pocket maximums
- ✗ Unused HRA funds will carryover to the next year as long as enrollment is in a Consumer-Directed Health Plan through the State of Delaware

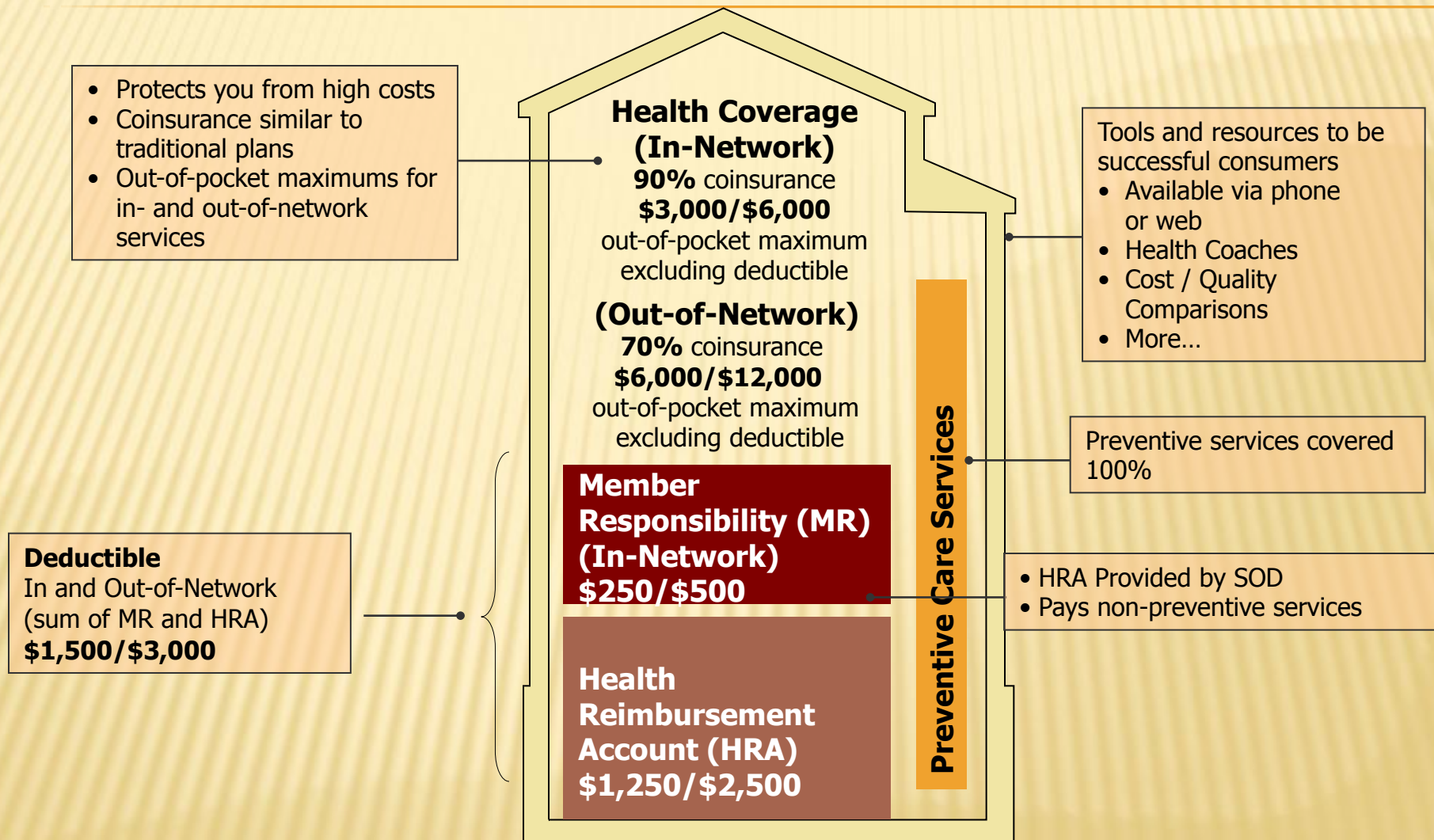
# FLEXIBILITY OF IN AND OUT-OF-NETWORK BENEFITS

In Network	Out of Network
<b>HRA</b> <ul style="list-style-type: none"> <li>▪ \$1,250 single</li> <li>▪ \$2,500 family</li> </ul>	<b>HRA</b> <ul style="list-style-type: none"> <li>▪ \$1,250 single</li> <li>▪ \$2,500 family</li> </ul>
<b>Deductible*</b> <ul style="list-style-type: none"> <li>▪ \$1,500 single</li> <li>▪ \$3,000 family</li> </ul>	<b>Deductible*</b> <ul style="list-style-type: none"> <li>▪ \$1,500 single</li> <li>▪ \$3,000 family</li> </ul>
<b>Out of Pocket Maximum**</b> <ul style="list-style-type: none"> <li>▪ \$3,000 single</li> <li>▪ \$6,000 family</li> </ul>	<b>Out of Pocket Maximum**</b> <ul style="list-style-type: none"> <li>▪ \$6,000 single</li> <li>▪ \$12,000 family</li> </ul>
<b>Coinsurance</b> <ul style="list-style-type: none"> <li>▪ 90%</li> </ul>	<b>Coinsurance</b> <ul style="list-style-type: none"> <li>▪ 70%</li> </ul>

\* Must only meet deductible of \$1,500 single or \$3,000 family whether in or out-of-network

\*\*In and out-of-network coinsurance amounts accumulate together toward the out-of-pocket maximums

# MANAGING HEALTH CARE DOLLARS AND DECISIONS





# CDH GOLD PLANS - ATTRACTIVE, AFFORDABLE RATES

	Total Monthly Rate	State Pays	Employee/ Pensioner Contributions
<b>First State Basic Plan</b>			
<i>Administered by Blue Cross Blue Shield of Delaware</i>			
Employee	\$514.56	\$514.56	\$0.00
Employee & Spouse	\$1,064.66	\$1,064.66	\$0.00
Employee & Child(ren)	\$782.20	\$782.20	\$0.00
Family	\$1,330.86	\$1,330.86	\$0.00
<b>Consumer Directed Health (CDH) Gold Plans</b>			
<i>Administered by Aetna and Blue Cross Blue Shield of Delaware</i>			
Employee	\$532.56	\$514.56	\$18.00
Employee & Spouse	\$1,104.26	\$1,064.66	\$39.60
Employee & Child(ren)	\$813.70	\$782.20	\$31.50
Family	\$1,402.86	\$1,330.86	\$72.00
<b>Aetna HMO</b>			
<i>Administered by Aetna</i>			
Employee	\$537.22	\$514.56	\$22.66
Employee & Spouse	\$1,132.64	\$1,064.66	\$67.98
Employee & Child(ren)	\$821.80	\$782.20	\$39.60
Family	\$1,413.30	\$1,330.86	\$82.44
<b>BlueCARE® HMO</b>			
<i>Administered by Blue Cross Blue Shield of Delaware</i>			
Employee	\$537.66	\$514.56	\$23.10
Employee & Spouse	\$1,136.22	\$1,064.66	\$71.56
Employee & Child(ren)	\$822.62	\$782.20	\$40.42
Family	\$1,417.62	\$1,330.86	\$86.76
<b>Comprehensive PPO Plan</b>			
<i>Administered by Blue Cross Blue Shield of Delaware</i>			
Employee	\$587.46	\$514.56	\$72.90
Employee & Spouse	\$1,219.04	\$1,064.66	\$154.38
Employee & Child(ren)	\$905.38	\$782.20	\$123.18
Family	\$1,523.98	\$1,330.86	\$193.12

The rates above are effective for the 2011 – 2012 Plan Year.

Prescription Drug Coverage is the same for all plans.

# ABOUT THE HEALTH REIMBURSEMENT ACCOUNT

Who Funds the Account?	The State of Delaware funds the Account once annually.
What Can I use the Account For?	Eligible health care expenses such as doctors office visits, lab tests and coinsurance (tax free).
Can I Contribute to the Account?	Employees may not contribute to the Account.
How is the Account Funded?	The Account is 100% funded by the State of Delaware.
When is the Account Funded?	The full amount of the annual HRA contribution is made available to you on the first day of the Plan Year – July 1.
Unused Funds	Roll over to next year—as long as you remain enrolled in a CDH plan through the State of Delaware
Is the Account Portable?	If you leave State employment you forfeit unused funds. If you retire, your funds will transfer as long as you remain in a CDH plan through the State of Delaware.
Does the Account Accrue Interest?	No



## PREVENTIVE SERVICES ARE COVERED BY THE CDH GOLD PLAN

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- ✖ The CDH Gold Plan pays 100% with no deductible for services on the Aetna or Blue Cross Blue Shield of Delaware Care Schedule as long as the services are received from in-network providers and coded as preventive care for billing purposes.
- ✖ Limited number of preventive care prescription drugs are covered at 100% with a prescription.
- ✖ Certain age and frequency limits apply for the eligible preventive services.
- ✖ If you have questions about whether care is considered preventive and covered at 100% or is subject to the deductible, visit the Aetna or Blue Cross websites for a comprehensive listing of preventive services – [www.ben.omb.delaware.gov/medical](http://www.ben.omb.delaware.gov/medical).

# CDH GOLD IN ACTION

Cynthia is a State of Delaware employee. She and her husband, Scott are an energetic couple on the go, who are enrolled in the CDH Gold Plan. Scott made an unexpected trip to an urgent care facility after twisting his ankle in a roller blading accident. He made several trips to the doctor's office, received prescription drugs for the pain and had X-rays and had lab tests conducted on his ankle. And recently, they had a big change in their lives – they had their first baby! Their annual deductible is \$3,000. The State of Delaware contributed \$2,500 to their Health Reimbursement Account. Cynthia and Scott use in-network providers.



Annual premiums for Cynthia and Scott in the CDH Gold Plan are \$475.20 as compared to \$1,852.56 in the Blue Cross Comprehensive PPO Plan.

Step 1:	
HRA Contribution from the State is \$2,500	
3 Annual Preventive Exams	Actual Cost: \$225 (No Charge)
Office Visits	\$225
Prescriptions	\$48.50 (paid outside the CDH Gold)
X-rays	\$550
Lab Tests	\$500
Maternity Care	\$6,500 (paid \$1,225 from HRA until exhausted)
Total paid from HRA:	\$2,500
Step 2:	
Cynthia and Scott Meet Their Annual Deductible	\$500
Step 3:	
Medical Coverage Begins (in network services):	
Maternity Care (balance of 6,500 after HRA pays \$1,225 & Cynthia and Scott meet their deductible)	\$4,775 Plan Pays: 90% - \$4,297.50 Cynthia & Scott Pay 10% - \$477.50
At the End of the Year:	
HRA Fund Balance	\$0 (\$2,500 used)
Annual Deductible Remaining	\$0 (\$3,000 met)
Cynthia and Scott Paid Out-of-Pocket	\$1,026.00
Total Plan Paid	\$7,022.50

# KNOW IF THE CDH GOLD IS RIGHT FOR YOU AND YOUR FAMILY

- ✗ Look for the Smart Enrollment Analyzer in your mailbox\*
- ✗ Provides a customized overview of your health care use and out-of-pocket expenditures
- ✗ Assists you in choosing the health plan that may best suit the needs of you and your family

## 2011 - 2012 PLAN YEAR OPTIONS – ESTIMATED COSTS

The following table COMPARES YOUR ESTIMATED COSTS FOR EACH PLAN OPTION FOR THOSE YOU COVER. This calculation is based on your historical claims data from the past 12 months. Use this comparison to help select your coverage for next year if you think your use of healthcare services will be similar. If you anticipate changes to your use of healthcare services, see the *Things to Think About* section of this document.

Reminder: You are enrolled in the First State Basic plan for the 2011 Plan Year.

HEALTH PLAN	* YOUR ANNUAL PREMIUMS	** YOUR ESTIMATED EXPENSES	STATE OF DELAWARE PAID TO HRA	YOUR ESTIMATED TOTAL COST
CDH Gold Plans (administered by Aetna & BCBS)	\$864	\$2,750	(\$1,250)	\$2,364
First State Basic	\$0	\$3,000	(\$0)	\$3,000
HMO Plans (administered by Aetna & BCBS)	\$1,015	\$2,760	(\$0)	\$3,775
Comprehensive PPO	\$2,317	\$2,583	(\$0)	\$4,900

\*State of Delaware Merit Agency and School District Employees will receive the Smart Enrollment Analyzer.



# LEARN MORE ABOUT THE CDH GOLD PLANS

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- ✖ Visit [www.ben.omb.delaware.gov/oe](http://www.ben.omb.delaware.gov/oe)
  - + To review the State of Delaware 2011 Open Enrollment booklet
  - + To review information on the CDH Gold Plans being offered through Aetna and Blue Cross Blue Shield of Delaware
  
- ✖ Call for additional information:
  - + Aetna: 1-877-54-Aetna
  - + Blue Cross Blue Shield of Delaware: 302-429-0260 or 800-633-2563